

INDEXING INSTRUCTIONS:  
Lot 4, Pap's Place S/D, Section 23, T3S, R7W,  
DeSoto County, MS

HSBC/Hale

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on **October 24, 2003, Nathan R. Hale**, executed a Deed of Trust to **Nations Title Agency of Tennessee, Inc.**, Trustee for the use and benefit of **Mortgage Electronic Registration Systems, Inc.**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book **1858** at Page **0681** thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **SECRETARY OF VETERANS AFFAIRS**, an Officer of the United States of America, or the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute **LEM ADAMS, III**, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

*am*

*2*

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed  
on this the 4 day of August, 2008.

HSBC Bank (USA)

BY: Maria Vadney  
ITS Vice President

STATE OF Florida  
COUNTY OF Hillsborough

PERSONALLY appeared before me, the undersigned authority in and for the  
jurisdiction aforesaid, Maria Vadney, who acknowledged to me that  
She is Vice President of HSBC Bank (USA), and acknowledged to  
me that ~~She~~ signed and delivered the above and foregoing Substitution of Trustee on behalf  
of HSBC Bank (USA) after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 4<sup>th</sup> day of  
August, 2008.

Marlinda Zavalick  
NOTARY PUBLIC

My Commission Expires:

May 10, 2010

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #19619

